

Overview/Background

It's no secret that health care costs are spiraling out of control in this country. On average, we now spend more per person on health care than both food and housing. Insurance premiums are multiplying much faster than inflation, which prevents economic growth and leaves businesses with less money to give raises or hire more workers. While the quality and availability of medical care in the United States remains among the best in the world, many wonder whether we'd be better off adopting a universal government-controlled health care system like the one used in Canada.

Yes

1. **The number of uninsured citizens has grown to over 40 million.** Since health care premiums continue to grow at several times the rate of inflation, many businesses are simply choosing to not offer a health plan, or if they do, to pass on more of the cost to employees. Employees facing higher costs themselves are often choosing to go without health coverage. No health insurance doesn't necessarily mean no health care since there are many clinics and services that are free to indigent individuals. However, any costs not covered by insurance must be absorbed by all the rest of us, which means even higher premiums.
2. **Health care has become increasingly unaffordable for businesses and individuals.** Businesses and individuals that choose to keep their health plans still must pay a much higher amount. Remember, businesses only have a certain amount of money they can spend on labor. If they must spend more on health insurance premiums, they will have less money to spend on raises, new hires, investment, and so on. Individuals who must pay more for premiums have less money to spend on rent, food, and consumer goods; in other words, less money is pumped back into the economy. Thus, health care prevents the country from making a robust economic recovery. A simpler government-controlled system that reduces costs would go a long way in helping that recovery.
3. **We can eliminate wasteful inefficiencies such as duplicate paper work, claim approval, insurance submission, etc.** Think back to all the times in your life you've had to fill out a medical history, answering the same questions over and over. Think about all the insurance paperwork you've had to fill out and submit. Our current health care system generates an enormous amount of overhead. Every time we go to the doctor, a claim must be submitted, an approval department has to go over the claim, checks have to be mailed, patients are sent co-pay bills, and so on. The thing that's especially wasteful is that each doctor's office usually maintains their own record-keeping system. A universal healthcare plan would allow us to build one centralized system. There would be no need for maintaining insurance information or wasting time submitting claims. The work savings in the banking and postal areas alone would be worth billions every year.

4. **We can develop a centralized national database which makes diagnosis and treatment easier for doctors.** Most doctor's offices maintain a separate record-keeping system. This is why you always have to fill out a lengthy health history whenever you go to a new physician. This is a problem for several reasons. First of all, it's wasteful of both time and money. Second of all, patients may lie, forget, or do a poor job of explaining past medical problems. Doctors need accurate information to make a proper diagnosis. Last of all, separate systems means we have a tougher time analyzing data at a national level. For example, are incidents of a certain disease dropping? How often is a certain illness associated with a specific set of symptoms? A centralized national system would allow us to do data analysis that we never dreamed possible, leading to medical advances and increased diagnosis efficiency. The main argument against a centralized database is that certain insurance providers may deny coverage if they find certain past medical problems. However, if the government is paying for everything, that should never be a problem.
5. **Medical professionals can concentrate on healing the patient rather than on insurance procedures, malpractice liability, etc.** Doctors have to take classes now simply to understand all the insurance plans out there; they are often restricted by insurance practices, such as what tests can be ordered. Doctors must practice defensive medicine to avoid getting sued. Some physicians are even leaving the profession rather than deal with all these non-medical headaches. A simplified universal health system would allow doctors, nurses, and other medical professions to simply focus on doing what's best for the patient. Medicine is a complex enough subject as it is. Our current system just adds to an already mentally-draining profession.
6. **Free medical services would encourage patients to practice preventive medicine and inquire about problems early when treatment will be light; currently, patients often avoid physicals and other preventive measures because of the costs.** Because many people are uninsured and those that do have insurance face high deductibles, Americans often forego doctor visits for minor health problems or for preventive medicine. Thus, health problems that could be caught at an early stage or prevented altogether become major illnesses. Things like routine physicals, mammograms, and HIV tests could prevent major problems. This not only affects the health of the patient but the overall cost of the system, since preventive medicine costs only a small fraction of a full blown disease. A government-provided system would remove the disincentive patients have for visiting a medical professional.